

Preparing for the Consequences of a Novel H1N1 Flu Resurgence in Fall 2009

What CIGNA is Doing

To help ensure the health and well-being of the individuals we serve, CIGNA International Expatriate Benefits (CIEB), in addition to all other CIGNA Corporation business units, is implementing its action plan to prepare for the consequences of H1N1 flu resurgence. CIGNA's overall approach includes the following:

- Arrangements to sustain covered individuals' access to care
- CIGNA's position on stockpiling
- CIGNA's business operations continuity plans
 - Steps to minimize transmission in CIGNA workplaces
 - Communications Planning

Information regarding what employers can do is also included.

Background

Novel H1N1 influenza is a new virus of swine origin that first caused illness in Mexico in March 2009. It was initially isolated by the Centers for Disease Control and Prevention (CDC) in the U.S. on April 15, 2009. It is a respiratory disease of pigs caused by type A influenza viruses. The illness is similar to the seasonal flu and spreads from person to person, mainly through the cough and sneezes of infected persons.

The CDC has determined that the current strain of novel H1N1 influenza A virus is contagious and is spreading from human to human. On June 11, 2009, the World Health Organization (WHO) declared a Novel H1N1 pandemic to level 6 which signifies the presence of widespread human infection. At that time, the Novel H1N1 infection had been reported from more than 70 countries.

There is increasing concern that this virus will spread again during the fall flu season resulting in widespread illness and disruption of business and personal life. The severity of such an outbreak will depend on the virulence of the virus and success of the control measures that are being currently promoted.

Novel H1N1 Vaccine

At this time, WHO has not recommended priorities for the vaccine. However, the Advisory Committee on Immunization Practices (ACIP) of the CDC has made the following recommendations on who should be vaccinated first –

- pregnant women,
- people who live with or care for children younger than 6 months of age,
- health care and emergency medical services personnel,
- persons between the ages of 6 months through 64 years of age, who are at higher risk for novel H1N1 because of chronic health disorders or compromised immune systems.

If there is a shortage of the Novel H1N1 vaccine, the ACIP has made a recommendation that the following groups receive the vaccine before others –

- pregnant women,
- people who live with or care for children younger than 6 months of age,
- health care and emergency medical services personnel with direct patient contact,
- children 6 months through 4 years of age, and
- children 5 through 18 years of age who have chronic medical conditions.

In most countries the vaccine will be purchased by the government and made available free through the public health systems. However, there may be an administration cost that is expected to be covered by health plans. CIGNA will cover the cost of the administration of the Novel H1N1 vaccine for all covered individuals at 100%.

CIGNA's Role as a Health Service Provider

The primary responders to a widespread H1N1 flu illness will be the public health and health care delivery systems. CIGNA's role will be to cover the care recommended by treating providers or public health authorities and to remove economic barriers to that care. CIGNA must also ensure that its vendors can continue to provide health-related services for our customers. CIGNA already has an existing emergency system in place that is easily activated to help facilitate care for the individuals we cover should such a need arise. Some of the aspects of this plan include:

- Suspension of referral, prior-authorization and medical necessity review requirements;
- Suspension of termination for non-payment of premium during the emergency period;
- Suspension of "too soon to fill" requirements for prescriptions;
- Payment of non-par benefits at an in-network benefit level if an individual is unable to be admitted to a participating facility;
- Suspension of renewals, non-renewals and rate increases that would be effective after the beginning of the emergency period until the emergency is over;
- Suspension of coverage termination for non-payment of premium if the mail delivery system is affected;
- Working with beneficiaries to establish alternate methods for their receipt of payments of ongoing benefits during the emergency period if the mail delivery system is affected;
- Waiving of waiting periods and/or extension of deadlines to file for benefits, and working with banks and beneficiaries to speed up the reissue process when it becomes necessary to stop payment on previously issued benefit checks;
- Working with CIGNA Group Insurance beneficiaries to ascertain the death of an insured in the event that a death certificate may not be readily available;
- Activation of CIGNA Health Solutions designated service teams that are already specially trained to assist members in times of emergency; and
- Coordinating with, supporting and complementing public health education efforts.

CIGNA will work with international, national, and local public health sectors to identify country-specific resources, including the availability of antiviral medications, medical providers and emergency services that can help support the health of CIGNA employees, our customers, and their families in the event of a widespread impact from a resurgence of H1N1 flu in the fall of 2009.

CIGNA's Position on Stockpiling

Consistent with the World Health Organization's recommendations and guidance from the CDC, CIGNA does not support corporate stockpiling of antiviral medications to prepare for an influenza pandemic. Currently there are international and national public health strategies to stockpile enough antiviral drugs to meet the expected needs of a flu pandemic. Personal or corporate stockpiling could deplete supplies and make less medication available when needed. CIGNA will work with international, national, and local public health sectors to identify antiviral drugs in the event of a resurgence of H1N1 flu.

CIGNA's Business Continuity Plan

CIGNA has taken a leadership role as a stakeholder in the planning and development of federal policies and procedures for a resurgence of H1N1 flu in the fall of 2009. CIGNA actively participates as a liaison to the Centers for Disease Control and Prevention's (CDC) Advisory Committee on Immunization Practices. The development of CIGNA policies and procedures on any potential flu pandemic has been guided by the CDC and the World Health Organization recommendations. Of course, CIGNA would abide by all government regulations and/or orders.

CIGNA's Employee Health Advisory Group continues to closely monitor this situation to help ensure the health and safety of our employees around the globe.

This document contains some of CIGNA's enterprise-wide planning. Since the H1N1 flu threat is constantly evolving, CIGNA considers our policy to be a "living document" and expects to review and revise its level of preparedness, actions, priorities and timelines as appropriate to reflect changes in our understanding of the threat and as more information is made available from the CDC, the World Health Organization and Business Roundtable. The following are some of the actions the company has taken to date:

- As part of ongoing planning for business continuity, CIGNA has a matrix of call and claim and health care facilitation centers in multiple locations around the country. The systems capability currently in place gives the company the flexibility to seamlessly re-route calls to other facilities as necessary in order to help ensure business continuity. We routinely employ this system for natural disasters or during other weather-related facility closures.
- We have the systems capability and flexibility, with the option to further expand these capabilities as warranted, to allow many of our employees to work from home in the event of a resurgence of H1N1 flu. We will encourage that practice in the event of any widespread disease.
- We have extensive Web-based information on coverage policies, frequently asked questions, and other information that is available to the individuals we cover and our clients.
- An internal clinical committee has been in place at CIGNA for some time to develop policies and procedures in the event of H1N1 flu resurgence. They meet regularly to keep our H1N1 flu plan updated as circumstances change and we learn new information.
- CIGNA travel guidelines and restrictions will be implemented as needed to minimize any spread of influenza from region to region or country to country, as well as to minimize the spread of the virus within the CIGNA employee population.

Steps CIGNA Will Take to Minimize Transmission of the Virus in the Workplace

- Promote respiratory and cough etiquette, and frequent hand washing to minimize spread of any viral illness;
- Institute a flexible work setting and schedules (telecommuting and staggered shifts) should it become necessary;
- Implement guidelines to reduce the frequency and type of face-to-face contact among employees, and between employees and customers during any flu outbreak;
- Institute the use of disposable masks if recommended by the CDC or public health officials;
- Provide sufficient and accessible personal infection control supplies such as single use cleaning swabs, tissues and receptacles for their disposal by restroom exit doors;

- Modify employee compensation and sick-leave absence policies as needed (schools may be closed for extended periods and public transportation may be significantly affected) including policies on returning to work after recovering from H1N1 flu and procedures for employees who have been exposed to H1N1 influenza, are suspected to be ill, or become ill at the worksite (i.e., mandatory sick leave);
- Educate employees on signs and symptoms of influenza and how to reduce exposure;
- Institute policies to restrict travel into affected geographic areas and guidance for employees returning from affected areas to the workplace (per CDC travel recommendations);
- Prohibiting certain employees (ill, returning travelers from affected areas, diagnosed) from returning to the workplace.

Communications Planning

- CIGNA's 24-Hour Health Information Line is staffed 24 hours a day, seven days a week to assist members with health related questions.
- CIGNA Customer Service Representatives will have up-to-date information on benefit services and, in the event of a resurgence of H1N1 Flu, a dedicated "H1N1 Flu" hotline may also be opened.
- CIGNA has extensive Web-based information on coverage policies, frequently asked benefit questions, and other information available to customers and clients.
- Flu-related information will be posted at mycigna.com as well as links to the CDC and other sources of H1N1 flu information.
- Press releases will be issued to alert plan participants of how to access benefits and services;
- CIGNA may activate telephone hotlines or a dedicated website for CIGNA employees to communicate the status of H1N1 flu and actions being taken by the enterprise.
- CIGNA will utilize the CIGNA Health Solutions Employee Assistance Program (EAP) telephone help lines, staffed by trained counselors, to speak with individuals and groups of individuals about how to cope with grief, anxiety, stress, or other issues during, or in the aftermath, of a disaster.
- CIGNA will coordinate with, support, and complement public health education efforts and communications.

What Employers Can Do to Prepare Their Organizations

All employers face the challenge of developing customized H1N1 Flu Preparedness Plans for their organizations. The Department of Health and Human Services (HHS) and the Centers for Disease Control and Prevention (CDC) have developed guidelines to assist businesses, industries, and other employers in planning. This information can be accessed via the following link: <http://cdc.gov/h1n1flu/business/guidance/>

CIEB's 24/7 International Service Center

Toll-free telephone number*:	1.800.441.2668
Toll-free TDD telephone number*:	1.800.558.3604
Direct telephone number:	001.302.797.3100
Toll-free facsimile number*:	1.800.243.6998
Or contact CIEB online:	www.CIGNAenvoy.com

*If dialing international use your country's AT&T USADirect[®] access number.

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